

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

KENNETH J LOPEZ  
REBECCA CANDACE VILLARREAL  
Debtor(s)

Case No. 16-13106

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/18/2016.
- 2) The plan was confirmed on 06/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/12/2019.
- 6) Number of months from filing to last payment: 32.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$12,852.00  
Less amount refunded to debtor \$25.15

**NET RECEIPTS: \$12,826.85**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$4,000.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$562.93  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,562.93**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL STATE INSURANCE	Unsecured	125.00	NA	NA	0.00	0.00
CARMAX AUTO FINANCE	Secured	5,161.00	NA	4,887.89	4,887.89	884.54
Choice Recovery	Unsecured	257.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	500.00	146.40	146.40	17.97	0.00
COMMONWEALTH EDISON	Unsecured	462.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	388.00	NA	NA	0.00	0.00
DISNEY MOVIE CLUB	Unsecured	100.00	NA	NA	0.00	0.00
EVINE LIVE	Unsecured	10.00	NA	NA	0.00	0.00
Full Circle Financial Services	Unsecured	200.00	NA	NA	0.00	0.00
GOOD HOUSEKEEPING	Unsecured	10.00	NA	NA	0.00	0.00
IL DEPT OF HUMAN SERVICES	Unsecured	900.00	875.00	875.00	129.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	250.00	572.03	572.03	91.38	0.00
ILLINOIS COLLECTION SERV	Unsecured	80.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	110.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	113.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	140.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	202.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	432.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SERV	Unsecured	436.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	483.00	483.77	483.77	77.28	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	627.00	627.21	627.21	92.47	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,050.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	502.00	502.20	502.20	80.23	0.00
PRA RECEIVABLES MGMT	Unsecured	533.00	533.30	533.30	85.19	0.00
PUBLISHERS CLEARING HOUSE	Unsecured	50.00	NA	NA	0.00	0.00
SPRINT	Unsecured	482.00	NA	NA	0.00	0.00
SPRINT	Unsecured	309.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	NA	12,006.03	12,006.03	1,917.97	0.00
VERIZON WIRELESS	Unsecured	75.00	NA	NA	0.00	0.00
zavala einernists, SC	Unsecured	900.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,887.89	\$4,887.89	\$884.54
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,887.89</b>	<b>\$4,887.89</b>	<b>\$884.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,745.94</b>	<b>\$2,491.49</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,562.93</u>
Disbursements to Creditors	<u>\$8,263.92</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$12,826.85</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/03/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.